State of New Jersey
OFFICE OF ADMINISTRATIVE LAW

INITIAL DECISION
OAL DKT. NO. HMA 04965-26
AGENCY DKT. NO. N/A

C.M.,

Petitioner,

v.

MONMOUTH COUNTY
DIVISION OF SOCIAL SERVICES,

Respondent.

D.M., attorney-in-fact, for petitioner, under N.J.A.C. 1:10B-5.1

Arti Sinha, Human Services Specialist 4, for respondent, under N.J.A.C. 1:1-5.4(a)(3)

Record Closed: May 15, 2026 Decided: June 4, 2026

BEFORE **DIANE HOAGLAND**, ALJ:

STATEMENT OF THE CASE

Petitioner, C.M., had resources in the amount of $2,505.69 as of the date of his renewal application for the Medicaid Only Program. Is C.M. eligible for Medicaid? No.

An individual is not eligible for Medicaid Only benefits if the total value of an individual's resources exceeds $2,000. N.J.A.C. 10:71-4.5(c).

PROCEDURAL HISTORY

On December 16, 2025, D.M., attorney-in-fact for petitioner C.M., submitted a renewal application to respondent, the Monmouth County Division of Social Services (Monmouth County), for the Medicaid Only Program. On that same date, Monmouth County sent a Request for Information to C.M. On January 8, 2026, Monmouth County notified C.M. that his Medicaid coverage would be terminated effective January 31, 2026, because he failed to provide the requested renewal information in a timely manner. On January 12, 2026, Monmouth County received the requested verifications within the ninety-day reconsideration period.

On February 3, 2026, Monmouth County notified C.M. that it had reconsidered his eligibility based on the information submitted and his eligibility was denied because his resources exceeded $2,000.

On February 10, 2026, D.M. requested a fair hearing on behalf of C.M.

On March 27, 2026, the Division of Medical Assistance and Health Services transmitted the case to the Office of Administrative Law (OAL) as a contested case under N.J.S.A. 52:14B-1 to -15 and N.J.S.A. 52:14F-1 to -13.

On May 15, 2026, I held the hearing and closed the record.

FINDINGS OF FACT

1. On January 12, 2026, C.M. was the owner of a whole life insurance policy with United of Omaha Life Insurance Company (United of Omaha), which had a cash value of $2,505.69.

2. On February 4, 2026, C.M. submitted a request to United of Omaha to terminate the life insurance policy.

3. On February 16, 2026, C.M. received a check in the amount of $2,562.55 from United of Omaha.

4. On March 10, 2026, D.M., on behalf of C.M., purchased an irrevocable New Jersey prepaid funeral trust with CHOICES in the amount of $2,562.55.

CONCLUSIONS OF LAW

The resource maximum for an individual to be financially eligible for Medicaid Only is $2,000. N.J.A.C. 10:71-4.5(c). Resource eligibility is determined as of the first moment of the first day of the month. Changes in the amount of countable resources after the first moment of the first day of the month do not affect eligibility. N.J.A.C. 10:71-4.5(a)(1). Here, C.M. had countable resources in the amount of $2,505.69 as of the first day of December 2025, the month in which he submitted his renewal application for the Medicaid Only Program. Therefore, I **CONCLUDE** that C.M. exceeded the resource maximum for an individual to be financially eligible for Medicaid Only as of December 2025, the month in which he submitted his renewal application for the Medicaid Only Program.

ORDER

Given my findings of fact and conclusions of law, I **ORDER** that C.M. is **INELIGIBLE** for Medicaid Only benefits as of the first day of December 2025, the month in which he submitted his renewal application.

I **FILE** this initial decision with the **ASSISTANT COMMISSIONER OF THE DIVISION OF MEDICAL ASSISTANCE AND HEALTH SERVICES**. This recommended decision is deemed adopted as the final agency decision under 42 U.S.C. § 1396a(e)(14)(A) and N.J.S.A. 52:14B-10(f). The **ASSISTANT COMMISSIONER OF THE DIVISION OF MEDICAL ASSISTANCE AND HEALTH SERVICES** cannot reject or modify this decision.

If you disagree with this decision, you have the right to seek judicial review under New Jersey Court Rule 2:2-3 by the Appellate Division, Superior Court of New Jersey, Richard J. Hughes Complex, PO Box 006, Trenton, New Jersey 08625. A request for judicial review must be made within 45 days from the date you receive this decision. If you have any questions about an appeal to the Appellate Division, you may call (609) 815-2950.

June 4, 2026
DATE

DIANE HOAGLAND, ALJ

Date Received at Agency:

Date Mailed to Parties:

APPENDIX

Witnesses

For petitioner

D.M.

For respondent

None

Exhibits

For petitioner

P-1 Email from Josephine Sharkey to D.M., November 27, 2021

P-2 Durable Power of Attorney from C.M. to D.M., October 3, 2023

P-3 Explanation of Eligibility Determination and Request for a Fair Hearing

P-4 Completed Request for Information and Current Cash Value for Whole Life Insurance Policy, September 2025

P-5 Mutual of Omaha Life Insurance Surrender Request, February 4, 2026

P-6 Letter from D.M., March 12, 2026

P-7 CHOICES Irrevocable Trust Acceptance, March 10, 2026; check from Mutual of Omaha in the amount of $2,562.55 payable to C.M., February 16, 2026

P-8 Check from C.M. in the amount of $2,562.55 payable to N.J. Prepaid Funeral Trust—CHOICES, March 10, 2026

P-9 CHOICES New Account Statement, March 13, 2026

For respondent

R-1 Completed MLTSS Renewal Application, August 8, 2025

R-2 Request for Information, December 16, 2025

R-3 Termination letter, January 8, 2026

R-4 Completed Request for Information and Current Cash Value for Whole Life Insurance Policy, received January 12, 2026

R-5 Reconsideration denial letter, February 3, 2026